

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 04/30/2021
Currency: EUR

Constitution date
04/29/2005

VAT Reg. no.
V84329598

Management Company
Europea de Titulización, S.G.F.T

Originator
Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
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Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

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Caja Rural del Sur

Issued securities: Asset-Backed Bonds

Bonds Issue										
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A1 ES0366366005	05/06/2005 9,571	10,380.85 99,355,115.35	100,000.00 957,100,000.00	Floating 3-M Euribor+0.130% 15.Mar/Jun/Sep/Dec	0.0000% 06/15/2021 0.000000 Gross 0.000000 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	06/15/2021 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa	
Series A2 ES0366366013	05/06/2005 1,000	100,000.00 100,000,000.00	100,000.00 100,000,000.00	Floating BEI Rate Interest+0.000% 15.Mar/Jun/Sep/Dec	06/15/2021	03/15/2015 Quarterly 15.Mar/Jun/Sep/Dec	Planned	AA+sf Aa2 (sf)	AAA Aaa	
Series B ES0366366021	05/06/2005 192	22,764.61 4,370,805.12	100,000.00 19,200,000.00	Floating 3-M Euribor+0.210% 15.Mar/Jun/Sep/Dec	0.0000% 06/15/2021 0.000000 Gross 0.000000 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AA-sf Aa3 (sf)	A+ Aa3 Aaa	
Series C ES0366366039	05/06/2005 237	23,689.63 5,614,442.31	100,000.00 23,700,000.00	Floating 3-M Euribor+0.550% 15.Mar/Jun/Sep/Dec	0.0080% 06/15/2021 0.484321 Gross 0.392300 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf Ba2 (sf)	BBB- Baa3	
Total		109,340,362.78	1,100,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date														
Series	Hypothesis	Average life	Years	% Monthly CPR (SMM)										
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78			
Series A1	With optional redemption *	Average life	Years	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	
		Final Maturity	Years	09/10/2021	09/10/2021	09/10/2021	09/09/2021	09/09/2021	09/09/2021	09/08/2021	09/08/2021	09/08/2021	09/08/2021	
	Without optional redemption *	Average life	Years	3.81	3.66	3.52	3.39	3.27	3.15	3.04	2.94	2.84	2.74	
		Final Maturity	Years	01/03/2025	11/10/2024	09/21/2024	08/04/2024	06/20/2024	05/09/2024	03/30/2024	02/21/2024	02/12/2024	02/03/2024	
	Series B	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Final Maturity	Years	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
Without optional redemption *		Average life	Years	10.40	10.16	9.90	9.64	9.38	9.11	8.85	8.60	8.35	8.10	
		Final Maturity	Years	08/07/2031	05/08/2031	02/04/2031	11/01/2030	07/29/2030	04/23/2030	01/17/2030	10/16/2029	09/15/2029	08/14/2029	
Series C		With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Final Maturity	Years	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
	Without optional redemption *	Average life	Years	12.08	11.96	11.82	11.67	11.52	11.35	11.18	11.00	10.82	10.64	
		Final Maturity	Years	04/11/2033	02/24/2033	01/06/2033	11/13/2032	09/17/2032	07/19/2032	05/17/2032	03/12/2032	01/08/2032	11/04/2031	

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%.

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Banco Cooperativo Español

Start-up Loan
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Assets Custodian
Banco Cooperativo Español

Fund Auditor

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

Credit enhancement and financial operations

Credit enhancement (CE)						
Class	Current	% CE		At issue date		% CE
		Current	% CE	At issue date	% CE	
Class A	90.87%	99,355,115.35	14.36%	96.10%	1,057,100,000.00	4.94%
Series A1	90.87%	99,355,115.35		87.01%	957,100,000.00	
Series A2	0.00%	0.00		9.09%	100,000,000.00	
Series B	4.00%	4,370,805.12	10.36%	1.75%	19,200,000.00	3.19%
Series C	5.13%	5,614,442.31	5.23%	2.15%	23,700,000.00	1.04%
Issue of Bonds		109,340,362.78			1,100,000,000.00	
Reserve Fund	5.23%	5,720,000.00		1.04%	11,440,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,096,083.28	-0.500%	
Servicer ppal collect not yet credited	144,947.14		
Servicer ints collect not yet credited	7,296.52		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		5,720,000.00	0.458%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCS)

General			
Count	Current	At constitution date	
		Current	At constitution date
Principal	4,072	16,155	
Principal outstanding	106,727,060.92	1,100,016,438.76	
Average loan	26,209.99	68,091.39	
Minimum	7.90	3,101.28	
Maximum	172,378.00	544,097.40	
Interest rate			
Weighted average (wac)	0.86%	3.37%	
Minimum	0.00%	2.31%	
Maximum	5.00%	9.50%	
Final maturity			
Weighted average (WARM) (months)	109	254	
Minimum	05/01/2021	12/29/2005	
Maximum	02/08/2035	04/01/2035	
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR	0.00%	0.03%	
1-year EURIBOR/MIBOR	7.09%	9.14%	
1-year EURIBOR/MIBOR (Mortgage Market)	75.58%	69.78%	
Mortgage Market: Savings Banks	0.00%	9.00%	
Mortgage Market: All Institutions	13.85%	12.03%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.01%	
Secondary Market Public Debt 2-6 years	3.48%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	7.38	6.88	0.17	7.80
10.01 - 20%	17.86	15.29	1.19	16.18
20.01 - 30%	31.02	25.46	2.80	25.61
30.01 - 40%	29.20	35.08	7.06	35.65
40.01 - 50%	13.20	42.55	11.07	45.27
50.01 - 60%	1.34	52.56	16.45	55.26
60.01 - 70%			21.35	65.28
70.01 - 80%			35.18	75.26
80.01 - 90%			2.62	84.88
90.01 - 100%			2.09	94.61
100.01 - 110%			0.01	104.23
120.01 - 130%			0.01	122.90
Weighted average (WALTV)	27.70		62.19	
Minimum		0.01		2.75
Maximum		56.98		122.90

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Lead Managers
Banco Cooperativo Español
BBVA
DZ Bank
Société Générale

Bond Underwriters and Placement Agents
Banco Cooperativo Español
BBVA
DZ Bank
Société Générale
ABN AMRO
Banco Pastor
Banesto
Caja Madrid
EBN Banco

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.56%	0.44%	0.40%	0.39%	0.50%
Annual Percentage Rate (CPR)	6.53%	5.12%	4.75%	4.56%	5.62%

Geographic distribution		
	Current	At constitution date
Andalucia	34.54%	36.89%
Aragon	6.94%	6.77%
Asturias	1.11%	1.11%
Balearic Islands	5.14%	3.82%
Basque Country	1.30%	3.21%
Canary Islands	6.40%	4.36%
Cantabria	2.29%	1.66%
Castilla-La Mancha	0.57%	0.70%
Castilla-Leon	9.39%	7.75%
Catalonia	1.73%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.34%	3.62%
Madrid	0.40%	0.69%
Murcia	0.68%	0.53%
Navarra	1.92%	4.37%
Valencia	23.21%	22.69%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	125	31,151.68	1,311.48	0.00	32,463.16	1.27	3,907,446.25	3,939,909.41	39.02	25.19
from > 1 to = 2 months	27	14,748.69	1,310.42	0.00	16,059.11	0.63	701,638.84	717,697.95	7.11	23.15
from > 2 to = 3 months	13	10,715.74	594.36	0.00	11,310.10	0.44	299,614.78	310,924.88	3.08	22.37
from > 3 to = 6 months	9	13,319.97	1,018.69	0.00	14,338.66	0.56	333,096.78	347,435.44	3.44	23.11
from > 6 to < 12 months	17	56,198.50	1,992.52	0.00	58,191.02	2.28	721,511.23	779,702.25	7.72	24.45
from = 12 to < 18 months	14	81,919.19	13,553.16	0.00	95,472.35	3.74	670,515.55	765,987.90	7.59	33.30
from = 18 to < 24 months	5	27,684.37	2,676.07	0.00	30,360.44	1.19	103,648.44	134,008.88	1.33	27.73
from ≥ 2 years	58	2,022,524.33	269,166.19	0.00	2,291,690.52	89.87	810,755.81	3,102,446.33	30.72	36.96
Subtotal	268	2,258,262.47	291,622.89	0.00	2,549,885.36	100.00	7,548,227.68	10,098,113.04	100.00	28.05
Total	268	2,258,262.47	291,622.89	0.00	2,549,885.36		7,548,227.68	10,098,113.04		